

AMENDMENTS TO THE CLAIMS

Please cancel claims 1, 2, 4, and 9-11 without prejudice or disclaimer of subject matter, and add new claims 12-17, as indicated below.

1-11. (Canceled)

12. (New) A method for facilitating a non-currency-based transaction, the method comprising steps of:

authenticating a user and a merchant with a provider;

identifying, via a computer of the provider, a non-currency-based account of the user, the non-currency-based account being associated with a non-currency-based program;

converting accumulated non-currency-based value in the non-currency-based account into a corresponding cash equivalent;

determining that the corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with at least one of a good and a service;

generating a secondary transaction number (STN), wherein the STN is generated at a remote server of the provider and wherein the STN is associated with the non-currency-based account;

creating a STN profile including information relating to a cash equivalent amount available to the STN;

transmitting the STN from the remote server to the user;

auto-filling the STN into a transaction request provided to the merchant;
receiving at the provider a transaction authorization request from the merchant,
wherein the transaction authorization request includes the STN;
authorizing the transaction; and
recording a record of the transaction in the STN profile.

13. (New) The method of claim 12, further comprising designating limited-use parameters and associating the limited-use parameters with the STN.

14. (New) The method of claim 12, further comprising:
capturing transaction settlement information in a financial capture system;
creating an accounts payable file and routing the accounts payable file to an
accounts payable system for payment processing;
forwarding the transaction settlement information to an accounts receivable system;
recognizing that the transaction settlement information includes the STN; and
issuing a credit from the non-currency-based account to the accounts receivable
system, wherein the credit from the non-currency-based account offsets at least part of the
transaction amount.

15. (New) A computer program product comprising a computer-readable
storage medium having control logic tangibly embodied therein for causing a computer to
facilitate a non-currency-based transaction, the control logic comprising:

computer-readable program code for authenticating a user and a merchant with a provider;

computer-readable program code for identifying a non-currency-based account of the user, the non-currency-based account being associated with a non-currency-based program;

computer-readable program code for converting accumulated non-currency-based value in the non-currency-based account into a corresponding cash equivalent;

computer-readable program code for determining that the corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with at least one of a good and a service;

computer-readable program code for generating a secondary transaction number (STN), wherein the STN is associated with the non-currency-based account;

computer-readable program code for creating a STN profile including information relating to a cash equivalent amount available to the STN;

computer-readable program code for transmitting the STN to the user;

computer-readable program code for auto-filling the STN into a transaction request provided to the merchant;

computer-readable program code for receiving a transaction authorization request from the merchant, wherein the transaction authorization request includes the STN;

computer-readable program code for authorizing the transaction;

computer-readable program code for recording a record of the transaction in the STN profile.

16. (New) The computer program product of claim 15, wherein the control logic further comprises computer-readable program code for designating limited-use parameters and associating the limited-use parameters with the STN.

17. (New) The computer program product of claim 15, wherein the control logic further comprises:

computer-readable program code for capturing transaction settlement information in a financial capture system;

computer-readable program code for creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;

computer-readable program code for forwarding the transaction settlement information to an accounts receivable system;

computer-readable program code for recognizing that the transaction settlement information includes the STN; and

computer-readable program code for issuing a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.